



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name [SYNOVUS FINANCIAL CORP.](#)

City/State [COLUMBUS, GA](#)

Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [54,938,659](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

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Summary Ratios

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000)	54,526,598			50,556,509			51,933,102			46,753,241			31,799,139																	
Net income (\$000)	373,292			131,712			373,695			563,780			428,476																	
Number of BHCs in peer group	131			127			128			125			118																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	2.78	2.65	54	2.97	2.84	55	2.92	2.77	57	3.42	3.01	67	3.61	3.08	81															
+ Non-interest income	0.81	1.11	40	0.77	1.14	35	0.81	1.21	34	0.77	1.32	30	0.87	1.31	34															
- Overhead expense	1.97	2.24	34	2.33	2.63	41	2.30	2.57	39	2.34	2.69	33	2.60	2.71	47															
- Provision for credit losses	-0.16	-0.15	40	1.06	0.85	67	0.65	0.51	72	0.19	0.15	68	0.16	0.14	67															
+ Securities gains (losses)	-0.01	0.01	2	0.31	0.03	98	0.15	0.02	97	-0.02	0.01	9	0	0	26															
+ Other tax equivalent adjustments	0	0	14	0	0	49	0	0	48	0	0	75	0	0	12															
= Pretax net operating income (tax equivalent)	1.76	1.79	54	0.66	0.64	40	0.94	1.04	38	1.64	1.56	56	1.72	1.57	62															
Net operating income	1.37	1.36	55	0.52	0.48	41	0.72	0.81	35	1.21	1.19	46	1.35	1.24	62															
Net income	1.37	1.35	56	0.52	0.50	40	0.72	0.82	34	1.21	1.19	46	1.35	1.24	61															
Net income (Subchapter S adjusted)				2.16			0.93			1.18			1.17			1.42														
Percent of Average Earning Assets																														
Interest income (tax equivalent)	3.22	3.14	51	3.95	3.78	62	3.72	3.55	58	4.70	4.41	71	4.46	4.24	65															
Interest expense	0.26	0.27	58	0.78	0.66	69	0.60	0.52	66	1.04	1.08	50	0.65	0.86	32															
Net interest income (tax equivalent)	2.95	2.85	53	3.17	3.10	50	3.12	3.01	48	3.66	3.33	64	3.81	3.38	73															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.24	0.13	75	0.23	0.28	53	0.24	0.27	58	0.16	0.21	51	0.20	0.22	63															
Earnings coverage of net loan and lease losses (X)	9.35	4.52	37	9.85	21.56	46	8.67	22.91	38	14.80	24.40	50	11.88	21.75	45															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.35	1.39	51	1.47	1.51	55	1.58	1.58	58	0.76	0.83	42	0.97	0.90	61															
Allowance for loan and lease losses / Total loans and leases	1.33	1.37	51	1.44	1.48	53	1.55	1.55	56	0.75	0.81	44	0.96	0.89	62															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.42	0.63	35	0.39	0.66	25	0.45	0.71	31	0.31	0.57	24	0.44	0.61	34															
30-89 days past due loans and leases / Total loans and leases	0.12	0.27	28	0.09	0.36	17	0.11	0.39	12	0.29	0.43	38	0.20	0.44	21															
Liquidity and Funding																														
Net noncore funding dependence	5.46	-1.82	76	16.87	6.94	79	5.43	3.20	63	19.63	14.45	71	13.78	16.62	46															
Net short-term noncore funding dependence	1.42	-8.21	82	11.98	-2.29	89	0.59	-4.76	69	15.63	3.38	87	6.27	4.66	45															
Net loans and leases / Total assets	70.02	59.81	80	74.33	63.21	83	70.61	61.58	75	76.75	63.77	84	78.77	63.98	92															
Capitalization																														
Tier 1 leverage ratio	8.72	9.11	40	8.38	9.03	29	8.50	9.13	34	9.16	9.76	40	9.60	9.71	46															
Holding company equity capital / Total assets	9.53	10.88	31	9.34	11.06	26	9.49	11.16	27	10.25	12.43	24	9.59	12.22	12															
Total equity capital (including minority interest) / Total assets	9.53	11.01	28	9.34	11.18	25	9.49	11.29	24	10.25	12.57	23	9.59	12.27	12															
Common equity tier 1 capital / Total risk-weighted assets	9.75	12.69	4	8.90	12.01	3	9.66	12.38	5	8.95	12.17	2	9.95	12.12	15															
Net loans and leases / Equity capital (X)	7.34	5.51	84	7.96	5.78	82	7.44	5.58	81	7.49	5.21	86	8.21	5.29	94															
Cash dividends / Net income	30.63	25.30	62	86.39	60.26	79	60.96	42.30	77	36.53	33.12	56	30.65	27.31	53															
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02			17.36																
Growth Rates																														
Assets	1.51	9.29	22	14.38	17.07	44	12.84	16.68	43	47.55	9.26	94	4.64	7	49															
Equity capital	3.66	9.31	26	6.29	6.16	59	4.44	6.99	41	57.70	10.49	94	5.81	7.89	53															
Net loans and leases	-4.37	0.79	31	11.84	13.26	52	3.81	9.07	33	43.76	9.10	92	4.62	7.89	38															
Noncore funding	-40.86	-23.76	29	-5.30	-2.41	48	-34.34	-12.18	27	94.23	6.59	95	11.56	10.67	59															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37															
Long-term debt / Equity capital	11.40	11.05	61	16.71	13.39	72	11.56	13.56	60	17.08	13.04	71	17.41	13.37	73															
Equity investment in subsidiaries / Equity capital	102.57	103.07	49	106.38	103.11	71	102.42	102.81	49	108.19	103.22	76	110.19	103.10	82															
Cash from ops + noncash items + op expense / Op expense + dividends	155.82	130.64	65	170.30	154.33	64	215.29	147.24	79	198.34	190.27	58	173.67	174.91	53															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	756,247	831,437	1,614,343	1,819,369	1,227,734	-9.04	63.03
Income from lease financing receivables.....	600	603	1,197	1,170	897	-0.50	124.72
Fully taxable income on loans and leases.....	750,960	825,862	1,602,683	1,809,315	1,226,552	-9.07	62.18
Tax-exempt income on loans and leases.....	5,887	6,178	12,857	11,224	2,079	-4.71	435.18
Estimated tax benefit on income on loans and leases.....	1,566	1,640	3,415	2,963	554	-4.53	164.29
Income on loans and leases (tax equivalent).....	758,413	833,680	1,618,955	1,823,502	1,229,185	-9.03	63.20
Investment interest income (tax equivalent).....	62,755	96,594	178,583	208,887	96,928	-35.03	86.23
Interest on balances due from depository institutions.....	1,428	2,038	3,036	10,875	11,040	-29.93	-29.86
Interest income on other earning assets.....	1,530	4,801	7,344	10,398	7,705	-68.13	-19.22
Total interest income (tax equivalent).....	824,126	937,113	1,807,918	2,053,662	1,344,858	-12.06	64.05
Interest on time deposits of \$250K or more	5,016	24,198	37,495	50,054	12,765	-79.27	
Interest on time deposits < \$250K.....	16,066	57,414	88,689	119,106	55,626	-72.02	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	23,307	60,864	91,593	187,789	75,479	-61.71	47.92
Interest on other borrowings and trading liabilities.....	9,895	26,835	39,887	67,579	37,646	-63.13	-36.11
Interest on subordinated debt and mandatory convertible securities	12,560	16,329	34,083	30,306	14,375	-23.08	-12.60
Total interest expense.....	66,844	185,640	291,747	454,834	195,891	-63.99	7.69
Net interest income (tax equivalent).....	757,282	751,473	1,516,171	1,598,828	1,148,967	0.77	72.00
Non-interest income.....	219,736	195,338	422,769	360,015	278,002	12.49	77.83
Adjusted operating income (tax equivalent)	977,018	946,811	1,938,940	1,958,843	1,426,969	3.19	73.28
Overhead expense.....	537,122	589,190	1,194,104	1,095,922	826,001	-8.84	45.39
Provision for credit losses.....	-43,173	268,359	336,052	87,720	51,697		
Securities gains (losses)	-1,990	78,144	78,931	-7,659	-1,296		
Other tax equivalent adjustments	-1	0	0	1	-1		
Pretax net operating income (tax equivalent).....	480,832	167,820	488,088	768,040	547,908	186.52	169.53
Applicable income taxes	105,975	34,461	110,970	201,235	118,878	207.52	63.61
Tax equivalent adjustments	1,565	1,647	3,423	3,025	554	-4.98	146.85
Applicable income taxes (tax equivalent).....	107,540	36,108	114,393	204,260	119,432	197.83	64.42
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	373,292	131,712	373,695	563,780	428,476	183.42	230.38
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	373,292	131,712	373,695	563,780	428,476	183.42	230.38
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	373,292	131,712	373,695	563,780	428,476	183.42	230.38
Investment securities income (tax equivalent).....	62,755	96,594	178,583	208,887	96,928	-35.03	86.23
US Treasury and agency securities (excluding mortgage-backed securities)	1,322	1,069	2,448	3,713	3,279	23.67	-4.27
Mortgage-backed securities	61,090	88,556	168,614	171,858	92,702	-31.02	92.96
All other securities	343	6,969	7,521	33,316	947	-95.08	-47.83
Cash dividends declared.....	114,325	113,791	227,821	205,972	131,333	0.47	225.40
Common	97,744	97,210	194,658	183,091	117,355	0.55	225.65
Preferred.....	16,581	16,581	33,163	22,881	13,978	0.00	223.91

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.02	2.92	57	3.71	3.46	71	3.48	3.27	65	4.39	4	76	4.23	3.87	73
Less: Interest expense	0.25	0.25	59	0.73	0.61	72	0.56	0.48	67	0.97	0.98	54	0.62	0.79	35
Equals: Net interest income (tax equivalent)	2.78	2.65	54	2.97	2.84	55	2.92	2.77	57	3.42	3.01	67	3.61	3.08	81
Plus: Non-interest income	0.81	1.11	40	0.77	1.14	35	0.81	1.21	34	0.77	1.32	30	0.87	1.31	34
Equals: adjusted operating income (tax equivalent)	3.58	3.82	41	3.75	4.05	35	3.73	4.04	38	4.19	4.41	40	4.49	4.46	50
Less: Overhead expense	1.97	2.24	34	2.33	2.63	41	2.30	2.57	39	2.34	2.69	33	2.60	2.71	47
Less: Provision for credit losses	-0.16	-0.15	40	1.06	0.85	67	0.65	0.51	72	0.19	0.15	68	0.16	0.14	67
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	-0.01	0.01	2	0.31	0.03	98	0.15	0.02	97	-0.02	0.01	9	0	0	26
Plus: other tax equivalent adjustments	0	0	14	0	0	49	0	0	48	0	0	75	0	0	12
Equals: Pretax net operating income (tax equivalent)	1.76	1.79	54	0.66	0.64	40	0.94	1.04	38	1.64	1.56	56	1.72	1.57	62
Less: Applicable income taxes (tax equivalent)	0.39	0.41	49	0.14	0.16	35	0.22	0.23	44	0.44	0.36	75	0.38	0.33	63
Less: Minority interest	0	0	41	0	0	46	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.37	1.36	55	0.52	0.48	41	0.72	0.81	35	1.21	1.19	46	1.35	1.24	62
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.37	1.35	56	0.52	0.50	40	0.72	0.82	34	1.21	1.19	46	1.35	1.24	61
Memo: Net income (last four quarters)	1.14	1.25	40	0.86	0.81	46	0.72	0.82	34	1.21	1.19	46	1.35	1.24	61
Net income—BHC and noncontrolling (minority) interest	1.37	1.37	56	0.52	0.50	39	0.72	0.83	34	1.21	1.20	46	1.35	1.25	60
Margin Analysis															
Average earning assets / Average assets	94.01	93.15	61	93.76	91.74	72	93.66	92.32	68	93.52	91.05	76	94.72	91.48	84
Average interest-bearing funds / Average assets	62.40	62.32	56	67.48	65.48	64	65.78	64.06	64	65.01	65.57	47	65.83	65.56	53
Interest income (tax equivalent) / Average earning assets	3.22	3.14	51	3.95	3.78	62	3.72	3.55	58	4.70	4.41	71	4.46	4.24	65
Interest expense / Average earning assets	0.26	0.27	58	0.78	0.66	69	0.60	0.52	66	1.04	1.08	50	0.65	0.86	32
Net interest income (tax equivalent) / Average earning assets	2.95	2.85	53	3.17	3.10	50	3.12	3.01	48	3.66	3.33	64	3.81	3.38	73
Yield or Cost															
Total loans and leases (tax equivalent)	3.87	4.05	40	4.27	4.44	47	4.09	4.27	44	5.06	5.09	52	4.87	4.95	52
Interest-bearing bank balances	0.10	0.11	28	0.49	0.50	58	0.21	0.27	36	1.81	2.04	35	1.84	1.64	68
Federal funds sold and reverse repos	0.06	0.26	41	0.17	0.94	15	0.12	0.68	19	2.25	2.44	49	1	2.17	11
Trading assets	0.02	0.42	60	0.05	0.67	55	0.04	0.60	54	0.12	0.99	51	1.51	1.11	60
Total earning assets	3.21	3.11	52	3.95	3.74	64	3.71	3.51	58	4.69	4.36	72	4.46	4.20	67
Investment securities (tax equivalent)	1.42	1.80	25	2.90	2.51	82	2.54	2.25	74	3.09	2.76	81	2.37	2.68	25
US Treasury and agency securities (excluding mortgage-backed securities)	1.63	1.28	75	1.52	2.01	31	1.76	1.75	55	4.98	2.32	94	2.12	2.05	59
Mortgage-backed securities	1.37	1.56	32	2.73	2.33	88	2.42	2.05	86	2.82	2.61	79	2.38	2.50	37
All other securities	3.76	2.91	81	6.87	3.48	91	6.73	3.24	94	5.52	4.06	84	5.55	4.20	84
Interest-bearing deposits	0.27	0.24	66	0.94	0.70	74	0.70	0.53	74	1.25	1.10	64	0.77	0.81	50
Time deposits of \$250K or more	0.61	0.76	36	1.87	1.67	67	1.62	1.42	66	1.92	1.96	42	1.35	1.44	38
Time deposits < \$250K	0.89	0.72	69	1.86	1.58	68	1.61	1.36	67	1.88	1.82	50	1.43	1.29	57
Other domestic deposits	0.17	0.17	62	0.57	0.50	67	0.39	0.36	62	1.06	0.93	63	0.54	0.67	42
Foreign deposits		0.12			0.59			0.42			1.19			0.97	
Federal funds purchased and repos	0.07	0.19	28	0.19	0.85	8	0.14	0.62	8	0.22	1.86	8	0.25	1.51	9
Other borrowed funds and trading liabilities	1.47	1.31	57	1.35	1.62	33	1.31	1.50	40	1.97	2.38	26	2.45	2.28	60
All interest-bearing funds	0.39	0.40	58	1.09	0.92	67	0.85	0.74	66	1.50	1.49	59	0.94	1.19	32

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018			
Non-interest Income and Expenses												
Total non-interest income		219,736		195,338		422,769		360,015		278,002		
Fiduciary activities income		36,759		30,124		63,251		58,388		54,685		
Service charges on deposit accounts - domestic		41,448		36,255		73,132		88,190		80,840		
Trading revenue.....		9,146		16,054		23,563		27,101		3,353		
Investment banking fees and commissions.....		31,715		23,662		50,644		44,363		38,028		
Insurance activities revenue.....		948		1,895		2,879		3,706		3,950		
Venture capital revenue.....		0		4,452		4,775		11,607		-4,743		
Net servicing fees		2,437		665		4,172		806		538		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		29,575		23,672		71,263		22,085		14,524		
Other non-interest income.....		67,708		58,559		129,090		103,769		86,827		
Total overhead expenses		537,122		589,190		1,194,104		1,095,922		826,001		
Personnel expense.....		322,044		309,274		618,214		570,036		453,420		
Net occupancy expense.....		82,959		83,921		169,658		161,906		130,482		
Goodwill impairment losses		0		0		44,877		0		0		
Amortization expenses and impairment loss (other intangible assets).....		4,758		5,280		10,560		11,603		1,167		
Other operating expenses.....		127,361		190,715		350,795		352,377		240,932		
Fee income on mutual funds and annuities.....		10,460		6,952		15,924		13,091		12,455		
Memoranda												
Assets under management in proprietary mutual funds and annuities		0		0		0		0		0		
Number of equivalent employees		4,983		5,308		5,134		5,219		4,466		
Average personnel expense per employee.....		64.63		58.27		120.42		109.22		101.53		
Average assets per employee.....		10,942.52		9,524.59		10,115.52		8,958.28		7,120.27		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	4.76	2.15	80	3.56	2.20	74	3.77	2.02	77	3.64	2.72	69
Overhead expenses / Net Interest Income + non-interest income	55.06	59.03	31	62.34	63.28	52	61.69	62.28	51	56.03	61.29	31
Percent of Average Assets												
Total overhead expense	1.97	2.24	34	2.33	2.63	41	2.30	2.57	39	2.34	2.69	33
Personnel expense.....	1.18	1.25	42	1.22	1.31	39	1.19	1.30	41	1.22	1.41	31
Net occupancy expense.....	0.30	0.24	76	0.33	0.26	79	0.33	0.26	76	0.35	0.28	73
Other operating expenses.....	0.48	0.73	17	0.78	0.99	38	0.78	0.94	48	0.78	0.97	43
Overhead less non-interest income	1.16	1.10	49	1.56	1.36	70	1.49	1.25	73	1.57	1.32	64
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	54.98	58.45	32	62.23	62.83	54	61.59	61.82	53	55.95	60.64	34
Personnel expense.....	32.96	33.10	45	32.66	32.43	44	31.88	32.36	42	29.10	32.39	27
Net occupancy expense.....	8.49	6.33	82	8.86	6.65	84	8.75	6.58	82	8.27	6.52	82
Other operating expenses.....	13.52	18.60	12	20.70	23.06	50	20.95	22.28	58	18.58	21.20	41
Total non-interest income	22.49	28.18	38	20.63	27.40	37	21.80	28.83	37	18.38	29.23	27
Fiduciary activities income	3.76	2.24	73	3.18	2.10	70	3.26	2.09	71	2.98	1.97	68
Service charges on domestic deposit accounts	4.24	3.19	70	3.83	3.35	61	3.77	3.27	61	4.50	3.88	60
Trading revenue.....	0.94	0.72	74	1.70	1.60	74	1.22	1.28	72	1.38	1.18	75
Investment banking fees and commissions.....	3.25	2.52	73	2.50	2.64	65	2.61	2.46	69	2.26	3.54	60
Insurance activities revenue.....	0.10	0.37	54	0.20	0.39	66	0.15	0.41	62	0.19	0.47	64
Venture capital revenue.....	0	0.02	44	0.47	0	95	0.25	0.01	93	0.59	0.02	93
Net servicing fees	0.25	0.55	56	0.07	-0.20	63	0.22	0.01	72	0.04	0.28	42
Net securitization income	0	0.01	44	0	0	46	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	3.03	3.83	51	2.50	2.89	60	3.68	3.92	61	1.13	1.86	43
Other non-interest income.....	6.93	9.26	39	6.18	9.31	32	6.66	9.65	38	5.30	10.04	20
Overhead less non-interest income	32.49	29.94	49	41.60	34.19	72	39.78	31.93	71	37.57	31.06	64
Applicable income taxes / Pretax net operating income (tax equivalent).....	22.04	21.54	53	20.53	18.39	62	22.74	18.63	76	26.20	20.56	87
Applicable income tax + TE / Pretax net operating income + TE	22.37	23.10	43	21.52	22.75	38	23.44	21.18	68	26.59	23.23	81

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	24,625,097	26,109,713	25,346,024	25,204,809	17,296,792	-5.69	43.10	
Commercial and industrial loans	9,519,901	11,188,010	10,360,509	8,511,306	6,357,242	-14.91	95.78	
Loans to individuals	2,578,673	2,288,729	1,736,664	2,593,531	2,094,783	12.67	255.16	
Loans to depository institutions and acceptances of other banks	275,545	167,687	231,335	117,053	15,029	64.32	1203.49	
Agricultural loans	32,998	38,273	33,698	35,355	42,340	-13.78	-54.62	
Other loans and leases	1,954,720	1,121,006	1,382,549	840,933	203,165	74.37	583.35	
Less: Unearned income	0	98,185	77,672	25,364	24,143	-100.00	-100.00	
Loans and leases, net of unearned income	38,986,934	40,815,233	39,013,107	37,277,623	25,985,208	-4.48	68.42	
Less: Allowance for loan and lease losses	516,708	588,648	605,736	281,402	250,555	-12.22	102.57	
Net loans and leases	38,470,226	40,226,585	38,407,371	36,996,221	25,734,653	-4.37	68.04	
Debt securities that reprice or mature in over 1 year	9,395,233	7,119,035	7,905,880	6,364,278	3,804,930	31.97	188.90	
Mutual funds and equity securities	16,670	16,917	16,898	16,477	3,168	-1.46	90.91	
Subtotal	47,882,129	47,362,537	46,330,149	43,376,976	29,542,751	1.10	83.07	
Interest-bearing bank balances	2,619,725	881,008	3,607,509	574,025	661,317	197.36	182.01	
Federal funds sold and reverse repos	81,880	116,462	113,025	76,642	13,394	-29.69	6.30	
Debt securities that reprice or mature within 1 year	46,937	78,458	56,558	414,392	186,702	-40.18	-85.31	
Trading assets	230,000	394,854	325,114	145,884	21,518	-41.75	508.39	
Total earning assets	50,860,671	48,833,319	50,432,355	44,587,919	30,425,682	4.15	84.83	
Non-interest-bearing cash and due from depository institutions	561,070	573,755	532,383	536,251	468,853	-2.21	48.43	
Premises, fixed assets, and leases	855,353	863,775	844,339	868,657	434,307	-0.98	101.28	
Other real estate owned	1,486	12,040	1,819	14,373	6,220	-87.66	-95.54	
Investment in unconsolidated subsidiaries	0	0	0	0	0			
Intangible and other assets	2,660,079	3,839,100	2,583,263	2,196,082	1,334,130	-30.71	140.59	
Total assets	54,938,659	54,121,989	54,394,159	48,203,282	32,669,192	1.51	86.49	
Quarterly average assets	54,980,825	52,583,155	53,682,619	47,335,281	32,351,607	4.56	88.16	
Average loans and leases (YTD)	39,237,350	39,027,977	39,573,887	36,032,864	25,234,421	0.54	71.89	
Memoranda								
Loans held-for-sale	750,916	900,936	760,123	115,173	38,635	-16.65	755.02	
Loans not held-for-sale	38,236,018	39,914,297	38,282,984	37,162,450	25,946,573	-4.20	65.80	
Real estate loans secured by 1–4 family	7,175,370	8,236,668	7,680,067	7,868,862	5,015,990	-12.89	55.54	
Commercial real estate loans	17,297,646	17,712,921	17,510,783	17,150,326	12,095,629	-2.34	40.57	
Construction and land development	2,783,087	3,918,913	2,870,979	3,413,138	1,950,878	-28.98	36.95	
Multifamily	1,139,256	979,905	1,330,981	935,348	662,781	16.26	3.35	
Nonfarm nonresidential	13,375,303	12,814,103	13,308,823	12,801,840	9,481,970	4.38	45.85	
Real estate loans secured by farmland	152,081	160,124	155,174	185,621	185,173	-5.02	-47.48	
Total investment securities	9,458,840	7,214,410	7,979,336	6,795,147	3,994,800	31.11	164.19	
U.S. Treasury securities	118,231	19,921	20,257	19,855	122,078	493.50	58.01	
US agency securities (excluding mortgage-backed securities)	56,115	171,366	82,320	36,541	38,382	-67.25	-11.72	
Municipal securities	0	1,007	0	2,075	0	-100.00	-100.00	
Mortgage-backed securities	9,249,117	6,887,014	7,839,361	6,246,074	3,814,237	34.30	171.23	
Asset-backed securities	0	0	0	327,400	0			
Other debt securities	18,707	118,185	20,500	146,725	16,935	-84.17	-7.06	
Mutual funds and equity securities	16,670	16,917	16,898	16,477	3,168	-1.46	90.91	
Available-for-sale securities	9,442,170	7,197,493	7,962,438	6,778,670	3,991,632	31.19	163.72	
U.S. Treasury securities	118,231	19,921	20,257	19,855	122,078	493.50	58.01	
US agency securities (excluding mortgage-backed securities)	56,115	171,366	82,320	36,541	38,382	-67.25	-11.72	
Municipal securities	0	1,007	0	2,075	0	-100.00	-100.00	
Mortgage-backed securities	9,249,117	6,887,014	7,839,361	6,246,074	3,814,237	34.30	171.23	
Asset-backed securities	0	0	0	327,400	0			
Other debt securities	18,707	118,185	20,500	146,725	16,935	-84.17	-7.06	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	43,665	199,138	160,574	130,879	-94,283	-78.07	-24.93	
Available-for-sale securities appreciation (depreciation)	0	0	0	0	0			
Structured notes, fair value	3,731,303	2,490,422	3,838,931	1,710,466	1,559,249	49.83	70.43	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	15,345,629	12,555,714	13,477,854	9,439,485	7,650,967	22.22	121.30
NOW, ATS and transaction accounts	9,261,644	8,412,182	9,691,299	6,929,559	4,756,239	10.10	114.09
Time deposits less brokered deposits < \$250K	175,474	1,632,894	582,752	3,010,625	2,355,851	-89.25	
MMDA and other savings accounts	17,920,149	14,824,254	17,574,221	12,962,151	9,309,720	20.88	110.38
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	42,702,896	37,425,044	41,326,126	32,341,820	24,072,777	14.10	109.25
Time deposits of \$250K or more	1,500,104	2,479,234	1,795,039	2,633,691	1,099,515	-39.49	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	194,786	225,576	227,922	165,690	237,692	-13.65	-21.20
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	314	1,000,004	62	2,352,005	650,000	-99.97	
Other borrowings w/remaining maturity over 1 year	699,192	1,074,197	699,300	1,002,649	1,399,055	-34.91	-56.27
Brokered deposits < \$250K	2,968,962	4,290,302	3,570,406	3,429,993	1,548,030	-30.80	
Noncore funding	5,363,358	9,069,313	6,292,729	9,584,028	4,934,292	-40.86	-0.02
Trading liabilities	113,154	192,556	160,921	27,409	15,716	-41.24	197.70
Subordinated notes and debentures + trust preferred securities	505,195	555,952	504,902	555,669	258,101	-9.13	-5.92
Other liabilities	1,016,342	1,826,156	948,147	752,666	254,704	-44.35	531.16
Total liabilities	49,700,945	49,069,021	49,232,825	43,261,592	29,535,590	1.29	87.49
Equity Capital							
Perpetual preferred stock (including surplus)	537,145	537,145	537,145	537,145	195,140	0.00	326.37
Common stock	169,108	167,406	168,133	166,801	143,300	1.02	19.93
Common surplus	3,872,949	3,826,726	3,851,208	3,819,336	3,060,561	1.21	29.36
Retained earnings	1,436,983	1,050,527	1,178,019	1,068,327	843,767	36.79	468.56
Accumulated other comprehensive income	45,726	202,970	158,635	65,641	-94,420	-77.47	315.50
Other equity capital components	-824,197	-731,806	-731,806	-715,560	-1,014,746		
Total holding company equity capital	5,237,714	5,052,968	5,161,334	4,941,690	3,133,602	3.66	77.45
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	5,237,714	5,052,968	5,161,334	4,941,690	3,133,602	3.66	77.45
Total liabilities and capital	54,938,659	54,121,989	54,394,159	48,203,282	32,669,192	1.51	86.49
Memoranda							
Non-interest-bearing deposits	15,345,629	12,555,714	13,477,854	9,439,485	7,650,967	22.22	121.30
Interest-bearing deposits	31,826,333	31,638,866	33,213,717	28,966,019	19,069,355	0.59	87.31
Total deposits	47,171,962	44,194,580	46,691,571	38,405,504	26,720,322	6.74	97.16
Long-term debt that reprices within 1 year	0	0	0	700,000	1,100,000		-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	5,161,334	4,941,690	4,941,690	3,133,602	2,961,566		
Accounting restatements	0	-35,721	-35,721	4,270	-685		
Net income	373,292	131,712	373,695	563,780	428,476		
Net sale of new perpetual preferred stock	0	0	0	342,005	65,140		
Net sale of new common stock	22,829	7,995	24,048	21,970	10,278		
Sale of treasury stock	0	0	0	1,024,584	0		
Less: Purchase of treasury stock	92,507	16,246	16,246	725,398	175,072		
Changes incident to business combinations	0	0	0	610,942	0		
Less: Dividends declared	114,325	113,791	227,821	205,972	131,333		
Change in other comprehensive income	-112,909	137,329	92,994	160,061	-32,195		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	8,695	11,846	7,427		
Holding company equity capital, ending balance	5,237,714	5,052,968	5,161,334	4,941,690	3,133,602		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	44.82	36.32	71	48.24	36.22	71	46.60	36.22	70	52.29	37.78	70	52.95	37.19	74
Commercial and industrial loans	17.33	12.25	77	20.67	14.99	75	19.05	13.52	78	17.66	12.02	77	19.46	12.85	77
Loans to individuals	4.69	3.48	71	4.23	3.53	64	3.19	3.40	61	5.38	4.20	65	6.41	4.31	71
Loans to depository institutions and acceptances of other banks	0.50	0.01	96	0.31	0.04	90	0.43	0.03	93	0.24	0.04	87	0.05	0.05	80
Agricultural loans.....	0.06	0.21	56	0.07	0.20	57	0.06	0.19	58	0.07	0.24	57	0.13	0.30	66
Other loans and leases.....	3.56	4.22	56	2.07	4.66	29	2.54	4.63	37	1.74	5.01	23	0.62	5	10
Net loans and leases.....	70.02	59.81	80	74.33	63.21	83	70.61	61.58	75	76.75	63.77	84	78.77	63.98	92
Debt securities over 1 year.....	17.10	17.61	51	13.15	14.01	44	14.53	15.55	44	13.20	14.60	48	11.65	14.63	36
Mutual funds and equity securities	0.03	0.06	52	0.03	0.05	56	0.03	0.05	53	0.03	0.06	56	0.01	0.06	42
Subtotal	87.16	78.32	87	87.51	78.43	89	85.17	78.16	74	89.99	79.65	95	90.43	79.97	92
Interest-bearing bank balances	4.77	9.11	26	1.63	6.78	14	6.63	7.51	47	1.19	3.06	30	2.02	3.04	47
Federal funds sold and reverse repos	0.15	0.52	74	0.22	0.86	76	0.21	0.82	75	0.16	1.57	69	0.04	1.66	62
Debt securities 1 year or less	0.09	1.53	9	0.14	1.83	8	0.10	1.68	10	0.86	1.91	41	0.57	1.96	29
Trading assets	0.42	0.60	65	0.73	1.09	61	0.60	1.01	62	0.30	1.19	57	0.07	1.33	42
Total earning assets.....	92.58	91.43	60	90.23	90.72	42	92.72	91.05	70	92.50	89.53	79	93.13	89.74	84
Non-interest cash and due from depository institutions.....	1.02	1.01	49	1.06	1.08	50	0.98	1.07	41	1.11	1.14	42	1.44	1.21	68
Other real estate owned.....	0	0.02	31	0.02	0.03	60	0	0.02	27	0.03	0.03	60	0.02	0.04	41
All other assets.....	6.40	7.50	40	8.71	8.16	59	6.30	7.82	32	6.39	9.27	18	5.43	8.98	15
Memoranda															
Short-term investments	5	12.01	18	1.99	10.58	6	6.94	11.17	32	2.21	7.63	30	2.64	7.80	37
U.S. Treasury securities.....	0.22	1.08	48	0.04	0.92	38	0.04	0.84	42	0.04	1.03	37	0.37	1.04	54
US agency securities (excluding mortgage-backed securities)	0.10	0.77	35	0.32	0.48	51	0.15	0.63	41	0.08	0.54	40	0.12	0.69	40
Municipal securities	0	1.72	7	0	1.45	17	0	1.69	8	0	1.34	21	0	1.62	7
Mortgage-backed securities	16.84	12.97	68	12.72	11.11	60	14.41	11.75	65	12.96	11.44	61	11.68	11.13	56
Asset-backed securities	0	0.38	26	0	0.27	25	0	0.32	24	0.68	0.28	79	0	0.33	25
Other debt securities	0.03	0.52	36	0.22	0.39	58	0.04	0.42	41	0.30	0.39	61	0.05	0.41	45
Loans held-for-sale.....	1.37	0.42	85	1.66	0.48	89	1.40	0.52	86	0.24	0.39	52	0.12	0.30	43
Loans held for investment	69.60	59.85	80	73.75	63.46	79	70.33	61.72	74	77.10	63.50	84	79.42	63.93	92
Real estate loans secured by 1–4 family	13.06	11.69	59	15.22	12.29	62	14.12	11.91	61	16.32	13.29	64	15.35	13.46	57
Revolving	2.46	1.45	71	3.15	1.80	74	2.79	1.66	72	3.54	2.07	74	4.64	2.27	84
Closed-end, secured by first liens	10.45	9.84	58	11.93	9.99	64	11.17	9.81	59	12.62	10.69	63	10.50	10.57	51
Closed-end, secured by junior liens	0.15	0.20	50	0.14	0.26	43	0.15	0.22	50	0.16	0.28	46	0.22	0.31	49
Commercial real estate loans	31.49	22.48	76	32.73	21.90	78	32.19	22.22	76	35.58	22.23	79	37.02	21.58	85
Construction and land development.....	5.07	3.35	72	7.24	3.32	87	5.28	3.40	77	7.08	3.44	82	5.97	3.51	78
Multifamily.....	2.07	3.31	41	1.81	3.07	40	2.45	3.12	48	1.94	3.01	42	2.03	2.72	46
Nonfarm nonresidential	24.35	14.81	83	23.68	14.50	81	24.47	14.72	82	26.56	14.69	85	29.02	14.44	92
Real estate loans secured by farmland.....	0.28	0.34	65	0.30	0.33	67	0.29	0.33	66	0.39	0.36	68	0.57	0.41	73

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	63.16	59.66	50	63.97	55.37	63	64.97	57.15	58	67.61	57.46	59	66.56	56.49	57
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	18.40	19.82	45	20.18	19.50	53	19.69	19.43	48	21.11	20.75	50	19.30	21.10	41
Real estate loans secured by 1–4 family.....	3.47	2.42	65	4.18	2.79	69	3.89	2.64	66	4.58	3.15	69	5.83	3.50	78
Revolving	14.93	17.22	40	16	16.49	47	15.79	16.59	45	16.53	17.39	46	13.47	17.39	34
Closed-end.....	44.37	36.54	59	43.40	32.96	67	44.88	34.63	65	46.01	33.52	68	46.55	32.14	70
Construction and land development.....	7.14	5.50	67	9.60	4.97	82	7.36	5.26	72	9.16	5.09	79	7.51	5.20	73
1–4 family.....	0.78	1.11	55	0.87	0.93	57	0.81	0.93	56	0.83	0.94	57	1.02	1.02	59
Other.....	6.36	4.33	70	8.73	3.90	92	6.55	4.19	75	8.32	4.02	86	6.49	4.05	78
Multifamily.....	2.92	5.34	33	2.40	4.72	33	3.41	4.96	40	2.51	4.69	35	2.55	4.10	39
Nonfarm nonresidential	34.31	24.14	75	31.40	21.76	74	34.11	22.93	80	34.34	22.15	77	36.49	21.40	87
Owner-occupied.....	13.18	8.14	80	11.12	7.38	75	12.81	7.68	79	11.36	7.72	75	11.40	8.03	68
Other.....	21.13	15.71	69	20.28	14.16	75	21.31	14.95	73	22.98	14.34	79	25.09	13.38	90
Real estate loans secured by farmland.....	0.39	0.59	64	0.39	0.52	66	0.40	0.54	66	0.50	0.55	68	0.71	0.63	71
Loans to depository institutions and acceptances of other banks.....	0.71	0.03	94	0.41	0.07	88	0.59	0.06	91	0.31	0.11	85	0.06	0.12	75
Commercial and industrial loans	24.42	20.98	65	27.41	23.90	66	26.56	22.17	68	22.83	19.53	65	24.46	20.32	66
Loans to individuals	6.61	6.28	65	5.61	6.11	60	4.45	6.13	59	6.96	7.13	61	8.06	7.36	65
Credit card loans	0.50	0.51	75	0.43	0.64	71	0.52	0.65	73	0.48	0.81	69	0.65	1.02	72
Agricultural loans.....	0.08	0.37	53	0.09	0.31	55	0.09	0.32	57	0.09	0.37	56	0.16	0.46	63
Other loans and leases.....	5.01	8.03	49	2.75	8.93	25	3.54	9.09	33	2.26	9.85	19	0.78	9.66	7
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	474.14	383.17	71	536.95	392.62	77	498.18	381.27	74	552.49	391.26	77	517.72	379.80	69
Real estate loans secured by 1–4 family.....	138.16	124.52	58	169.39	133.24	65	150.95	125.03	64	172.49	138.18	66	150.14	137.84	55
Revolving	26.06	15.53	71	35.08	19.64	74	29.86	17.42	71	37.43	21.26	75	45.34	23.33	82
Closed-end.....	112.10	107.53	56	134.31	112.01	62	121.09	106.14	59	135.06	115.20	62	104.80	112.79	48
Commercial real estate loans	333.05	238.21	77	364.27	237.30	79	344.18	234.65	78	375.94	229.44	82	362.04	219.72	82
Construction and land development.....	53.59	35.52	74	80.59	35.78	88	56.43	35.62	77	74.82	34.95	85	58.39	35.36	75
1–4 family.....	5.82	7.06	56	7.30	6.74	59	6.18	6.34	58	6.80	6.61	59	7.95	7.04	61
Other.....	47.77	28.07	78	73.29	27.86	94	50.25	28.16	78	68.02	27.32	92	50.44	27.26	83
Multifamily.....	21.94	34.78	39	20.15	33.28	39	26.16	32.74	47	20.50	31.04	43	19.84	27.85	44
Nonfarm nonresidential	257.53	157.17	84	263.52	157.33	83	261.59	155.06	88	280.62	152.10	88	283.81	147.22	88
Owner-occupied.....	98.93	52.65	85	93.34	53.29	80	98.20	52.37	83	92.81	53.07	80	88.64	54.89	76
Other.....	158.60	102.08	81	170.18	101.60	81	163.39	100.54	79	187.81	97.41	89	195.17	91.80	92
Real estate loans secured by farmland.....	2.93	3.59	64	3.29	3.50	68	3.05	3.44	66	4.07	3.60	68	5.54	4.02	74
Loans to depository institutions and acceptances of other banks.....	5.31	0.18	94	3.45	0.38	91	4.55	0.28	94	2.57	0.44	87	0.45	0.54	80
Commercial and industrial loans	183.30	127.07	77	230.08	159.86	81	203.64	139.91	78	186.57	122.02	79	190.28	128.82	72
Loans to individuals	49.65	35.29	71	47.07	38.40	66	34.13	37.47	61	56.85	43.51	65	62.70	42.67	67
Credit card loans	3.78	2.61	77	3.59	3.43	75	3.97	3.30	75	3.90	4.34	72	5.08	5.31	75
Agricultural loans.....	0.64	2.01	57	0.79	2.03	58	0.66	1.88	59	0.77	2.18	58	1.27	2.72	66
Other loans and leases.....	37.64	46.75	57	23.05	51.14	30	27.17	49.54	35	18.43	52.44	22	6.08	51.79	8
Supplemental															
Non-owner occupied CRE loans / Gross loans	31.62	28.84	55	32.73	26.07	64	32.52	27.32	58	35.17	26.45	69	35.78	24.79	77
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	237.33	187.37	65	274.70	186.18	77	249.39	183.76	71	287.41	178.57	82	278.26	167.93	83
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	336.26	244.59	77	368.04	244.21	78	347.59	240.85	78	380.22	236.10	82	366.89	225.98	82

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	5	12.01	18	1.99	10.58	6	6.94	11.17	32	2.21	7.63	30	2.64	7.80	37
Liquid assets	23.51	28.17	40	16.71	24.60	28	23.02	26.22	47	15.84	22.44	37	15.73	22.72	35
Investment securities	17.22	19.64	44	13.33	16.55	35	14.67	17.85	35	14.10	16.99	38	12.23	17.27	30
Net loans and leases	70.02	59.81	80	74.33	63.21	83	70.61	61.58	75	76.75	63.77	84	78.77	63.98	92
Net loans, leases and standby letters of credit	70.40	60.62	79	74.70	64.12	82	71.01	62.48	75	77.23	64.84	83	79.39	65.07	90
Core deposits	77.73	74.75	48	69.15	68.08	42	75.98	70.67	53	67.09	63.09	50	73.69	62.13	73
Noncore funding	9.76	10.89	58	16.76	16.68	61	11.57	14.13	53	19.88	19.36	64	15.10	21.34	42
Time deposits of \$250K or more	2.73	1.81	76	4.58	2.56	80	3.30	2.11	75	5.46	2.94	84	3.37	2.89	64
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0.35	1.20	39	0.42	1.49	39	0.42	1.47	38	0.34	1.94	31	0.73	1.97	42
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.21	0.52	50	0.20	0.52	46	0.21	0.54	48	0.18	0.48	46	0.69	0.54	53
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	0.99	28	1.85	2.06	57	0	1.24	16	4.88	3.01	71	1.99	3.67	36
Earning assets that reprice within 1 year	48.08	38.93	74	43.37	39.71	60	48.23	39.38	73	49.91	39.29	83	53.26	40.29	84
Interest-bearing liabilities that reprice within 1 year	5.46	7.04	48	12.33	9.42	75	7.39	8.20	61	16.09	10.19	84	10.17	10.01	61
Long-term debt that reprices within 1 year	0	0.26	29	0	0.56	26	0	0.47	27	1.45	0.96	75	3.37	1.34	80
Net assets that reprice within 1 year	42.62	30.25	79	31.04	28.34	53	40.85	29.11	79	32.38	26.63	61	39.72	27.38	79
Other Liquidity and Funding Ratios															
Net noncore funding dependence	5.46	-1.82	76	16.87	6.94	79	5.43	3.20	63	19.63	14.45	71	13.78	16.62	46
Net short-term noncore funding dependence	1.42	-8.21	82	11.98	-2.29	89	0.59	-4.76	69	15.63	3.38	87	6.27	4.66	45
Short-term investment / Short-term noncore funding	80.12	284.81	18	15.94	138.95	6	93.27	184.19	28	13.58	77.77	15	31.75	66.46	41
Liquid assets - short-term noncore funding / Nonliquid assets	22.57	34.02	38	5.09	23.27	19	20.23	28.18	43	-0.52	16.97	17	8.82	16.04	42
Net loans and leases / Total deposits	81.55	74.66	68	91.02	82.84	73	82.26	79.43	60	96.33	90.31	68	96.31	90.08	67
Net loans and leases / Core deposits	90.09	81.17	71	107.49	93.70	80	92.94	88.34	66	114.39	103.93	76	106.90	105	61
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.84				1.82			1.57			0.72			-0.82	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.92	1.94	30	4.56	4.82	57	3.51	4.31	49	3.06	1.36	84	-3.05	-1.98	17
Structured notes appreciation (depreciation) / Tier 1 capital	0.01				0			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	0	13.42	14	0	12.14	14	0	11.38	15	0	12.67	14	0	16.19	11
Available-for-sale securities	99.82	84.66	83	99.77	85.75	81	99.79	87.23	80	99.76	85.40	84	99.92	81.88	88
U.S. Treasury securities	1.25	5.52	45	0.28	5.43	38	0.25	4.72	43	0.29	6.15	36	3.06	6.99	53
US agency securities (excluding mortgage-backed securities)	0.59	4.50	37	2.38	3.23	58	1.03	4.01	42	0.54	3.49	40	0.96	4.02	42
Municipal securities	0	8.87	7	0.01	9.39	17	0	9.83	7	0.03	7.75	20	0	9.16	6
Mortgage-backed securities	97.78	66.59	96	95.46	67.27	92	98.25	66.64	98	91.92	67.43	85	95.48	65.45	92
Asset-backed securities	0	2.05	26	0	1.68	25	0	1.91	24	4.82	1.66	79	0	2.05	25
Other debt securities	0.20	3.17	37	1.64	2.93	57	0.26	3.01	40	2.16	2.94	61	0.42	2.79	47
Mutual funds and equity securities	0.18	0.32	56	0.23	0.37	59	0.21	0.35	57	0.24	0.40	56	0.08	0.42	41
Debt securities 1 year or less	0.50	8.69	7	1.09	11.75	5	0.71	10.55	8	6.10	11.86	39	4.67	11.91	30
Debt securities 1 to 5 years	12.32	17.05	44	3.19	18.03	20	17.22	17.03	52	3.82	17.94	22	4.04	19.18	23
Debt securities over 5 years	87.01	72.17	74	95.49	66.01	95	81.86	69.86	64	89.84	66.02	84	91.21	64.73	87
Pledged securities	39.45	33.87	59	34.52	37.40	43	48.11	35.67	68	25.17	30.57	48	39.03	33.30	59
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	155.46	51.37	87	-13.33	146.89	5	254.64	183.32	72	23.64	26.69	58	13.57	6.77	64
Investment securities	31.11	33.34	56	2.72	14.17	32	17.43	23.62	46	70.10	11.75	92	0.19	9.42	33
Core deposits	14.10	16.88	47	17.89	25.99	30	27.78	26.88	64	34.35	11.23	89	3.16	7.29	41
Noncore funding	-40.86	-23.76	29	-5.30	-2.41	48	-34.34	-12.18	27	94.23	6.59	95	11.56	10.67	59

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	15,154,068	13,703,180	14,578,026	12,915,157	9,995,883
Commit: Secured commercial real estate loans	3,192,775	2,737,430	3,204,088	2,946,692	2,010,006
Commit: Unsecured real estate loans	93,302	86,085	85,953	85,561	24,217
Credit card lines (reported semiannually, June/Dec)	1,002,367	971,419	1,012,313	877,929	775,003
Securities underwriting	0	0	0	0	0
Standby letters of credit	205,244	201,727	217,903	230,783	202,364
Commercial and similar letters of credit	8,715	4,675	3,073	4,337	1,284
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	171,321	164,430	234,884	145,764	0
Credit derivatives - notional amount (holding company as beneficiary)	6,268	2,779	2,598	2,960	0
Credit derivative contracts w/ purchased credit protection-investment grade	177,589	167,209	237,482	148,723	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	194,000	325,000	230,500	107,000	65,500
Written options contracts (interest rate)	471,830	635,994	605,332	291,142	52,420
Purchased options contracts (interest rate)	273,055	287,585	299,193	220,661	0
Interest rate swaps	11,727,517	10,821,865	11,185,754	8,816,837	1,840,288
Futures and forward foreign exchange	19,942	35,125	24,125	32,894	28,843
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	27.58	22.45	73	25.32	21.74	68	26.80	22.01	73	26.79	23.52	66	30.60	24.05	74
Standby letters of credit	0.37	0.67	40	0.37	0.72	36	0.40	0.71	42	0.48	0.84	43	0.62	0.92	47
Commercial and similar letters of credit	0.02	0.02	67	0.01	0.02	60	0.01	0.02	55	0.01	0.02	60	0	0.02	42
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0.31	0.25	71	0.30	0.39	69	0.43	0.35	71	0.30	0.42	69	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0.01	0.19	61	0.01	0.33	57	0	0.30	56	0.01	0.52	57	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0.32	0.18	78	0.31	0.22	79	0.44	0.25	81	0.31	0.30	77	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	23.09	49.75	56	22.37	51.68	54	22.70	48.62	53	19.64	68.47	50	6.08	65.81	23
Interest rate contracts	23.06	35.96	59	22.30	36.85	57	22.65	34.36	55	19.57	47.31	53	5.99	43.84	26
Interest rate futures and forward contracts	0.35	5.17	52	0.60	9.28	49	0.42	6.21	42	0.22	10.67	38	0.20	11.40	44
Written options contracts (interest rate)	0.86	1.82	57	1.18	2.30	53	1.11	2.18	55	0.60	2.47	54	0.16	2.16	35
Purchased options contracts (interest rate)	0.50	1.33	63	0.53	1.51	66	0.55	1.46	64	0.46	2.65	63	0	2.32	23
Interest rate swaps	21.35	20.67	64	20	22.27	60	20.56	20.83	60	18.29	28.86	57	5.63	26.74	30
Foreign exchange contracts	0.04	6.16	59	0.06	5.77	57	0.04	6.01	56	0.07	10.12	52	0.09	10.92	50
Futures and forward foreign exchange contracts	0.04	3.93	62	0.06	3.58	59	0.04	3.47	57	0.07	5.23	53	0.09	5.22	52
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	38.62	42.93	60	35.11	41.55	56	36.84	42.82	61	35.84	45.53	50	39.61	44.93	60

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	12,686,344	12,105,569	12,344,904	9,468,534	1,987,051
Interest rate contracts	12,666,402	12,070,444	12,320,779	9,435,640	1,958,208
Foreign exchange contracts	19,942	35,125	24,125	32,894	28,843
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	213,942	360,125	254,625	139,894	94,343
Written options	471,830	635,994	605,332	291,142	52,420
Exchange-traded	0	0	0	0	0
Over-the-counter	471,830	635,994	605,332	291,142	52,420
Purchased options	273,055	287,585	299,193	220,661	0
Exchange-traded	0	0	0	0	0
Over-the-counter	273,055	287,585	299,193	220,661	0
Swaps	11,727,517	10,821,865	11,185,754	8,816,837	1,840,288
Held for trading	9,043,569	8,682,161	8,808,266	7,291,053	1,869,131
Interest rate contracts	9,023,627	8,647,036	8,784,141	7,258,159	1,840,288
Foreign exchange contracts	19,942	35,125	24,125	32,894	28,843
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	3,642,775	3,423,408	3,536,638	2,177,481	117,920
Interest rate contracts	3,642,775	3,423,408	3,536,638	2,177,481	117,920
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	12,392,102	11,636,784	11,977,054	9,326,115	1,934,631
One year or less	606,521	602,758	597,117	319,401	262,142
Over 1 year to 5 years	7,656,888	6,975,489	7,351,014	5,660,945	1,044,234
Over 5 years	4,128,693	4,058,537	4,028,923	3,345,769	628,255
Gross negative fair value (absolute value)	115,059	195,707	156,863	36,980	18,208
Gross positive fair value	279,454	496,978	401,295	140,016	19,332
Held for trading	225,813	390,228	314,234	138,672	18,388
Non-traded	53,641	106,750	87,061	1,344	944
Current credit exposure on risk-based capital derivative contracts	274,966	489,298	395,036	138,726	18,388
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	99.84	94.09	48	99.71	95.13	48	99.80	94.10	51	99.65	93.44	52	98.55	92.91	44
Percent of Notional Amount															
Interest rate contracts	0.16	3.27	56	0.29	2.75	57	0.20	3.49	53	0.35	3.20	54	1.45	3.39	64
Foreign exchange contracts	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	1.69	12.57	33	2.97	12.99	32	2.06	14.05	28	1.48	13.49	26	4.75	12.78	43
Written options	3.72	7.49	45	5.25	8.37	49	4.90	8.18	51	3.07	5.91	47	2.64	6.60	41
Exchange-traded	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	3.72	7.20	47	5.25	7.94	51	4.90	7.73	53	3.07	5.10	50	2.64	5.49	47
Purchased options	2.15	3.44	59	2.38	3.38	66	2.42	3.42	62	2.33	4.42	58	0	4.19	18
Exchange-traded	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	2.15	3.04	62	2.38	2.87	68	2.42	2.86	64	2.33	3.35	62	0	3.20	20
Swaps	92.44	71.23	69	89.40	69.92	67	90.61	68.76	69	93.12	69.75	70	92.61	70.34	66
Held for trading	71.29	40.60	58	71.72	43.50	60	71.35	43.53	58	77	44.16	64	94.07	46.31	75
Interest rate contracts	71.13	34.42	70	71.43	37.56	72	71.16	36.62	71	76.66	37.24	75	92.61	38.40	88
Foreign exchange contracts	0.16	1.57	69	0.29	1.40	68	0.20	1.60	66	0.35	1.60	66	1.45	1.85	72
Equity, commodity, and other contracts	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	28.71	59.40	41	28.28	56.50	39	28.65	56.47	41	23	55.84	35	5.93	53.69	24
Interest rate contracts	28.71	56.19	42	28.28	54.31	42	28.65	53.82	42	23	52.22	36	5.93	50.60	25
Foreign exchange contracts	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	97.68	91.87	55	96.13	89.91	54	97.02	91.48	55	98.50	93.86	57	97.36	94.47	51
One year or less	4.78	28.05	26	4.98	30.94	20	4.84	32.05	21	3.37	32.17	16	13.19	32.51	39
Over 1 year to 5 years	60.36	26.03	94	57.62	27.26	92	59.55	27.06	93	59.79	30.45	89	52.55	31.16	87
Over 5 years	32.54	30.08	53	33.53	28.48	59	32.64	29.56	55	35.34	28.09	62	31.62	28.71	56
Gross negative fair value (absolute value)	0.91	1.25	43	1.62	1.76	59	1.27	1.55	50	0.39	0.83	37	0.92	0.72	68
Gross positive fair value	2.20	1.68	70	4.11	2.69	76	3.25	2.23	74	1.48	1.19	67	0.97	0.85	62
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.05	54	0.04	0.07	55	0.03	0.07	54	0.01	0.06	39	0.01	0.06	36
Gross positive fair value (X)	0.06	0.07	64	0.11	0.11	64	0.09	0.09	64	0.03	0.07	54	0.01	0.06	31
Held for trading (X)	0.05	0.05	70	0.09	0.08	66	0.07	0.07	67	0.03	0.06	66	0.01	0.05	46
Non-traded (X)	0.01	0.01	62	0.02	0.02	67	0.02	0.02	68	0	0.01	21	0	0.01	16
Current credit exposure (X)	0.06	0.05	70	0.11	0.08	69	0.09	0.06	71	0.03	0.05	58	0.01	0.04	38
Credit losses on derivative contracts	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.64	0.63	65	1.14	1.03	63	0.95	0.85	66	0.33	0.73	51	0.06	0.53	38

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	605,736	281,402	281,402	250,555	249,268
Gross losses	56,178	54,652	119,261	79,135	74,054
Write-downs, transfers to loans held-for-sale	0	0	0	0	1,988
Recoveries	9,428	10,545	24,549	21,523	23,644
Net losses	46,750	44,107	94,712	57,612	50,410
Provision for loan and lease losses	-42,278	268,359	336,052	87,720	51,697
Adjustments	0	82,994	82,994	739	0
Ending balance	516,708	588,648	605,736	281,402	250,555
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.16	-0.14	40	1.06	0.85	68	0.65	0.51	73	0.19	0.15	68	0.16	0.14	67
Provision for loan and lease losses / Average loans and leases	-0.22	-0.25	46	1.38	1.37	57	0.85	0.82	58	0.24	0.24	60	0.20	0.24	60
Provision for loan and lease losses / Net loan and lease losses	-90.43	77.32	45	608.43	792.43	57	354.81	487.86	55	152.26	130.58	70	102.55	134.68	41
Allowance for loan and lease losses / Total loans and leases not held for sale	1.35	1.39	51	1.47	1.51	55	1.58	1.58	58	0.76	0.83	42	0.97	0.90	61
Allowance for loan and lease losses / Total loans and leases	1.33	1.37	51	1.44	1.48	53	1.55	1.55	56	0.75	0.81	44	0.96	0.89	62
Allowance for loan and lease losses / Net loans and leases losses (X)	5.53	15.27	23	6.67	11.83	46	6.40	11.58	46	4.88	8.03	52	4.97	7.54	52
Allowance for loan and lease losses / Nonaccrual assets	320.88	318.67	67	399.25	321.01	74	346.79	299.17	69	276.87	218.72	77	231.48	214.03	66
ALLL / 90+ days past due + nonaccrual loans and leases	312.32	260.68	71	377.75	244.42	78	338.81	244.34	75	239.33	151.73	79	223.64	160.51	76
Gross loan and lease losses / Average loans and leases	0.29	0.22	71	0.28	0.35	56	0.30	0.34	55	0.22	0.28	50	0.29	0.30	63
Recoveries / Average loans and leases	0.05	0.08	40	0.05	0.07	48	0.06	0.07	54	0.06	0.08	47	0.09	0.09	57
Net losses / Average loans and leases	0.24	0.13	75	0.23	0.28	53	0.24	0.27	58	0.16	0.21	51	0.20	0.22	63
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	40	0.01	0	89
Recoveries / Prior year-end losses	7.91	16.12	28	13.33	15.46	49	31.02	33.98	53	29.06	36.22	47	26.15	41.30	37
Earnings coverage of net loan and lease losses (X)	9.35	4.52	37	9.85	21.56	46	8.67	22.91	38	14.80	24.40	50	11.88	21.75	45
Net Loan and Lease Losses By Type															
Real estate loans	0.19	0.03	90	0.02	0.03	49	0.08	0.04	75	0.01	0.01	58	0.02	0.02	62
Real estate loans secured by 1-4 family	0.06	-0.01	92	0.03	0.01	70	0.06	0.01	87	0.02	0.01	61	0.03	0.01	63
Revolving	0.15	-0.05	93	-0.05	0.01	20	0.01	0.01	66	0	0.02	34	0.12	0.03	79
Closed-end	0.04	-0.01	91	0.04	0.01	83	0.07	0	88	0.02	0	74	-0.01	0.01	27
Commercial real estate loans	0.24	0.05	89	0.01	0.03	51	0.08	0.07	63	0.01	0.01	61	0.04	0.01	77
Construction and land development	-0.08	0	9	-0.02	0	22	-0.04	0	16	-0.11	-0.01	5	-0.02	-0.03	40
1-4 family	0	0	11	0	0	90	-0.03	0	6	-0.01	0	12	-0.01	-0.01	22
Other	-0.07	-0.01	8	-0.02	0	16	-0.01	0	28	-0.10	-0.01	5	-0.01	-0.02	43
Multifamily	0.01	0.01	82	0	0	58	0	0	58	0.06	0	93	0.04	0	89
Nonfarm nonresidential	0.33	0.07	89	0.02	0.05	55	0.11	0.11	64	0.04	0.02	71	0.05	0.02	74
Owner-occupied	0.11	0.01	93	0	0.02	59	0.01	0.02	53	0.03	0.01	85	0.02	0.01	75
Other	0.22	0.06	85	0.02	0.03	65	0.10	0.08	71	0.01	0.01	66	0.03	0.01	80
Real estate loans secured by farmland	0	-0.01	58	0	0.02	50	1	0.02	97	0.11	0.01	91	-1.37	0	1
Commercial and industrial loans	0.34	0.20	75	0.58	0.46	73	0.56	0.47	67	0.45	0.37	69	0.51	0.31	75
Loans to individuals	0.57	0.78	51	0.85	1.41	42	0.98	1.13	57	0.61	1.17	32	0.55	1.16	35
Credit card loans	2.68	2.18	67	3.55	3.43	47	2.70	2.92	40	3.31	3.11	55	2.17	2.92	30
Agricultural loans	0.03	0.03	76	0.01	0.15	67	0.26	0.19	78	0.66	0.08	92	5.16	0.15	97
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0.01	0.08	54	0	0.13	42	0	0.15	35	0.01	0.15	40	0.32	0.14	80

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		44,906		37,999		43,232		107,850		53,129
90+ days past due loans and leases		4,415		8,391		4,117		15,943		3,798
Nonaccrual loans and leases		161,028		147,437		174,669		101,636		108,239
Total past due and nonaccrual loans and leases		210,349		193,827		222,018		225,429		165,166
Restructured 30–89 days past due		2,914		821		1,807		1,731		2,543
Restructured 90+ days past due		307		477		150		264		1
Restructured nonaccrual		21,001		8,450		39,035		17,084		26,242
Total restructured loans and leases		24,222		9,748		40,992		19,079		28,786
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		23,590		0		1,097
Total past due and nonaccrual loans held for sale		0		0		23,590		0		1,097
Restructured loans and leases in compliance		121,307		165,163		133,014		131,150		113,044
Other real estate owned		1,486		12,040		1,819		14,373		6,220
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.12	0.27	28	0.09	0.36	17	0.11	0.39	12	0.29
90+ days past due loans and leases	0.01	0.10	40	0.02	0.13	39	0.01	0.12	35	0.04
Nonaccrual loans and leases	0.41	0.58	40	0.36	0.61	28	0.45	0.66	37	0.27
90+ days past due and nonaccrual loans and leases	0.42	0.73	29	0.38	0.80	20	0.46	0.85	28	0.32
30–89 days past due restructured	0.01	0.01	71	0	0.01	49	0	0.01	54	0
90+ days past due restructured	0	0	72	0	0.01	70	0	0.01	62	0
Nonaccrual restructured	0.05	0.12	39	0.02	0.13	19	0.10	0.13	48	0.05
30–89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0
Nonaccrual loans held for sale	0	0	38	0	0	39	0.06	0.01	92	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.12	0.27	28	0.09	0.37	17	0.11	0.40	12	0.29
90+ days past due assets	0.01	0.10	38	0.02	0.13	39	0.01	0.12	34	0.04
Nonaccrual assets	0.41	0.59	39	0.36	0.62	28	0.45	0.67	36	0.27
30+ days past due and nonaccrual assets	0.54	1.04	24	0.47	1.21	12	0.57	1.29	15	0.60
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.30	0.43	37	0.29	0.49	25	0.33	0.52	33	0.24
90+ days past due and nonaccrual assets + other real estate owned	0.30	0.46	35	0.31	0.52	25	0.33	0.55	31	0.27
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.52	0.52	59	0.60	0.56	56	0.57	0.60	51	0.52
Allowance for loan and lease losses	55.55	67.93	46	55.37	65.48	46	51.42	66.66	40	88.54
Equity capital + allowance for loan and lease losses	4.99	4.43	63	5.78	4.83	67	5.40	4.97	59	4.77
Tier 1 capital + allowance for loan and lease losses	5.45	5.28	59	6.58	5.98	57	6.02	6.05	55	5.46
Loans and leases + other real estate owned	0.74	0.88	43	0.80	0.92	47	0.80	0.97	41	0.67

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.09	0.24	28	0.07	0.39	13	0.09	0.39	15	0.12	0.38	15	0.16	0.42	18
	90+ days past due	0.01	0.12	43	0.01	0.15	42	0	0.16	35	0.04	0.16	53	0	0.22	27
	Nonaccrual.....	0.37	0.65	31	0.26	0.63	18	0.41	0.76	28	0.19	0.46	23	0.29	0.57	28
Commercial and industrial	30–89 days past due.....	0.07	0.17	28	0.08	0.23	30	0.08	0.23	24	0.65	0.31	84	0.09	0.30	21
	90+ days past due	0.01	0.02	55	0.03	0.03	68	0.01	0.03	56	0.03	0.05	57	0.01	0.05	47
	Nonaccrual.....	0.64	0.64	60	0.68	0.75	52	0.67	0.75	50	0.58	0.83	41	0.84	0.76	62
Individuals	30–89 days past due.....	0.60	0.55	62	0.48	0.58	44	0.65	0.83	41	0.80	0.83	48	0.91	0.84	52
	90+ days past due	0.07	0.07	67	0.10	0.13	63	0.12	0.14	64	0.09	0.17	57	0.13	0.16	65
	Nonaccrual.....	0.28	0.18	72	0.18	0.22	58	0.12	0.28	44	0.21	0.17	65	0.17	0.23	54
Depository institution loans	30–89 days past due.....	0	0	45	0	0.03	45	0	0	46	0	0	47	0	0	47
	90+ days past due	0	0	48	0	0	49	0	0	46	0	0	49	0	0	47
	Nonaccrual.....	0	0	48	0	0	48	0	0	47	0	0	48	0	0	48
Agricultural	30–89 days past due.....	0.54	0.16	83	0.03	0.31	58	0.08	0.17	65	0.37	0.24	75	0.19	0.17	69
	90+ days past due	0	0	44	0	0.03	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....	4.71	0.69	92	0.26	0.80	57	0.28	0.49	61	0.43	0.67	64	1.03	0.75	75
Foreign governments	30–89 days past due.....		0.01			0			0			0.07			0.01	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0.04			0.02			0.09			0.03			0.06	
Other loans and leases	30–89 days past due.....	0.04	0.11	55	0.05	0.14	54	0.06	0.18	52	0.11	0.20	54	0.53	0.17	87
	90+ days past due	0	0.01	35	0.01	0.01	73	0	0.01	33	0	0.01	68	0.01	0.01	78
	Nonaccrual.....	0.03	0.13	51	0.01	0.15	40	0	0.15	40	0.01	0.13	39	0.04	0.14	50

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.11	0.35	23	0.14	0.60	15	0.22	0.65	20	0.26	0.67	17	0.30	0.71	20
	90+ days past due	0.01	0.27	42	0.02	0.29	44	0.01	0.33	40	0.12	0.31	64	0	0.46	30
	Nonaccrual	0.89	0.82	66	0.46	0.84	27	0.33	0.89	18	0.36	0.73	27	0.55	0.86	39
Revolving	30–89 days past due	0.20	0.29	41	0.20	0.40	36	0.26	0.48	34	0.41	0.45	49	0.47	0.50	47
	90+ days past due	0	0.02	34	0	0.03	64	0	0.03	30	0.01	0.05	59	0	0.05	53
	Nonaccrual	0.66	1.05	53	0.83	1.27	53	0.80	1.13	58	0.70	1	57	0.84	1.17	61
Closed-end	30–89 days past due	0.09	0.36	20	0.12	0.61	16	0.20	0.65	18	0.22	0.70	15	0.22	0.75	17
	90+ days past due	0.01	0.29	44	0.02	0.33	47	0.01	0.38	40	0.15	0.35	65	0	0.53	32
Junior lien	30–89 days past due	0.95	0.77	70	0.36	0.81	24	0.22	0.87	15	0.27	0.70	19	0.42	0.84	31
	Nonaccrual	0.02	0.01	79	0.01	0.02	56	0.02	0.02	71	0.02	0.02	58	0.02	0.03	50
	90+ days past due	0	0	36	0	0	73	0	0	32	0	0	29	0	0	24
	Nonaccrual	0.04	0.04	54	0.07	0.05	66	0.05	0.04	62	0.03	0.04	45	0.09	0.06	70
Commercial real estate	30–89 days past due	0.08	0.14	46	0.04	0.23	23	0.04	0.26	23	0.05	0.18	26	0.10	0.17	36
	90+ days past due	0.01	0.01	66	0.01	0.02	60	0	0.02	53	0.01	0.03	56	0	0.03	42
	Nonaccrual	0.15	0.52	20	0.15	0.43	22	0.43	0.62	46	0.09	0.23	29	0.18	0.28	41
Construction and development	30–89 days past due	0.09	0.12	67	0.07	0.24	51	0.04	0.28	36	0.06	0.28	42	0.26	0.21	67
	90+ days past due	0.03	0.01	87	0	0.01	69	0	0.01	72	0.03	0.02	77	0	0.02	66
	Nonaccrual	0.20	0.36	65	0.13	0.25	55	0.13	0.41	52	0.12	0.20	57	0.22	0.19	67
1–4 family	30–89 days past due	0.03	0.02	79	0.03	0.04	64	0	0.03	56	0	0.06	50	0.13	0.06	75
	90+ days past due	0	0	44	0	0	42	0	0	42	0.01	0	85	0	0	43
	Nonaccrual	0	0.02	64	0.01	0.04	59	0	0.03	56	0.03	0.02	74	0.06	0.02	77
Other	30–89 days past due	0.05	0.07	71	0.05	0.17	50	0.04	0.22	45	0.06	0.20	52	0.13	0.13	65
	90+ days past due	0.03	0	92	0	0	76	0	0	82	0.02	0.01	81	0	0.02	71
	Nonaccrual	0.20	0.29	70	0.12	0.18	59	0.13	0.35	56	0.09	0.17	56	0.16	0.15	66
Multifamily	30–89 days past due	0.03	0.06	70	0.03	0.08	56	0.09	0.09	68	0.04	0.08	59	0	0.10	18
	90+ days past due	0.03	0	96	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.14	21	0	0.08	34	0.01	0.11	41	0.04	0.05	62	0.01	0.08	51
Nonfarm non-residential	30–89 days past due	0.08	0.14	50	0.02	0.20	22	0.03	0.23	23	0.05	0.14	28	0.08	0.17	28
	90+ days past due	0	0.01	65	0.01	0.02	67	0	0.02	57	0.01	0.03	54	0	0.03	45
	Nonaccrual	0.15	0.66	14	0.17	0.55	18	0.54	0.80	46	0.09	0.28	23	0.18	0.30	39
Owner Occupied	30–89 days past due	0.01	0.04	38	0.01	0.07	25	0.01	0.07	30	0.03	0.07	36	0.04	0.09	31
	90+ days past due	0	0	76	0	0.01	69	0	0	69	0	0.01	59	0	0.01	25
	Nonaccrual	0.10	0.25	28	0.13	0.24	34	0.32	0.27	61	0.05	0.16	26	0.05	0.17	23
Other	30–89 days past due	0.07	0.09	63	0.01	0.11	34	0.02	0.14	38	0.02	0.07	33	0.04	0.07	49
	90+ days past due	0	0.01	72	0.01	0.01	77	0	0.01	66	0.01	0.01	66	0	0.01	62
	Nonaccrual	0.05	0.40	25	0.05	0.24	22	0.22	0.44	42	0.05	0.10	42	0.13	0.13	66
Farmland	30–89 days past due	0.05	0.11	65	0.18	0.31	64	0.11	0.11	70	0.51	0.23	80	0.06	0.25	49
	90+ days past due	0	0	45	0.07	0.03	85	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0.62	1.10	60	1.43	1.24	62	0.91	1.13	62	1.05	0.84	67	1.07	1.23	65
Credit card	30–89 days past due	0.62	0.63	44	1.22	0.90	66	0.89	0.95	43	1.28	1.19	52	1.13	1.22	38
	90+ days past due	0.60	0.39	63	0.99	0.76	58	0.83	0.63	62	1.04	0.78	59	0.98	0.73	56
	Nonaccrual	0	0.08	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	3,217,860	3,262,325	3,287,534	3,270,576	2,189,115										
Retained earnings	1,511,897	1,140,969	1,268,034	1,068,327	843,767										
Accumulated other comprehensive income (AOCI)	45,726	202,970	158,635	65,641	-94,420										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	4,775,483	4,606,264	4,714,203	4,404,544	2,938,462										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	514,953	576,004	520,617	593,888	133,996										
Accumulated other comprehensive income-related adjustments	45,726	202,971	158,635	65,642	-94,419										
Other deductions from common equity tier 1 capital	84	60	86	1,555	888										
Subtotal:	4,214,720	3,827,229	4,034,865	3,743,459	2,897,997										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	4,214,720	3,827,229	4,034,865	3,743,459	2,897,997										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	537,145	537,145	537,145	537,145	195,140										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	537,145	537,145	537,145	537,145	195,140										
Less: Additional tier 1 capital deductions	0	0	0	0	2,721										
Additional tier 1 capital	537,145	537,145	537,145	537,145	192,419										
Tier 1 Capital	4,751,865	4,364,374	4,572,010	4,280,604	3,090,416										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	510,000	560,000	510,000	560,000	260,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	463,311	535,194	522,220	282,777	250,960										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	973,311	1,095,194	1,032,220	842,777	510,960										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	973,311	1,095,194	1,032,220	842,777	510,960										
Exited advanced approach tier 2 capital															
Total capital	5,725,176	5,459,568	5,604,230	5,123,381	3,601,376										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	54,980,825	52,660,975	54,300,158	47,335,281	32,351,607										
Less: Deductions from common equity tier 1 capital	515,037	576,065	520,702	595,443	137,604										
Less: Other deductions	1,054	893	1,216	19,439	11,101										
Total assets for leverage ratio	54,464,734	52,084,017	53,778,240	46,720,399	32,202,902										
Total risk-weighted assets	43,212,146	42,985,387	41,767,807	41,831,642	29,121,309										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	9.75	12.66	5	8.90	11.98	4	9.66	12.35	6	8.95	12.11	3	9.95	12.09	15
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	11	13.44	8	10.15	12.72	7	10.95	13.08	16	10.23	12.78	12	10.61	12.85	11
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	13.25	15.42	12	12.70	14.77	12	13.42	15.23	21	12.25	14.36	14	12.37	14.45	15
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.72	9.11	40	8.38	9.03	29	8.50	9.13	34	9.16	9.76	40	9.60	9.71	46
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets			0			0			0			0			0		
Total property and casualty assets			0			0			0			0			0		
Reinsurance recoverables (P/C)																	
Total life and health assets			0			0			0			0			0		
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)			0			0			0			0			0		
Total insurance underwriting equity			0			0			0			0			0		
Total property and casualty equity			0			0			0			0			0		
Total life and health equity			0			0			0			0			0		
Total insurance underwriting net income			0			0			0			0			0		
Total property and casualty			0			0			0			0			0		
Total life and health			0			0			0			0			0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0			0		
Unearned premiums (P/C)			0			0			0			0			0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0			0		
Separate account liabilities (L/H)			0			0			0			0			0		
Insurance activities revenue			948			1,895			2,879			3,706			3,950	-49.97	2.05
Other insurance activities income			948			1,895			2,879			3,706			3,950	-49.97	2.05
Insurance and reinsurance underwriting income			0			0			0			0			0		
Premiums			0			0			0			0			0		
Credit related insurance underwriting			0			0			0			0			0		
Other insurance underwriting			0			0			0			0			0		
Insurance benefits, losses, expenses			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries			0			0			0			0			0		
Life insurance assets			1,059,235			1,038,049			1,049,373			775,665			554,134	2.04	211.19
Analysis Ratios																	
06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018					
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.30			54.79			53.67			51.47			56.12				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.70			45.21			46.33			48.53			43.88				
Separate account assets (L/H) / Total life assets	13.29			11.01			11.24			7.26			8.53				
Insurance activities revenue / Adjusted operating income	0.10	0.37	54	0.20	0.39	66	0.15	0.41	62	0.19	0.47	64	0.28	0.47	67		
Premium income / Insurance activities revenue	0	3.14	41	0	3.04	40	0	2.84	40	0	7.32	37	0	4.86	37		
Credit related premium income / Total premium income	30.92			40.01			38.23			34.91			44.54				
Other premium income / Total premium income	69.08			59.99			61.77			65.09			55.46				
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42		
Insurance net income (P/C) / Equity (P/C)	21.10			7.42			15.59			19.86			15.64				
Insurance net income (L/H) / Equity (L/H)	5.07			-31.13			3.62			5.13			1.99				
Insurance benefits, losses, expenses / Insurance premiums	-395.05			620.37			447.82			233.61			160.49				
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17			
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	20.10	11.54	85	20.96	11.35	88	20.27	11.03	89	17	11.51	71	16.59	10.22	73		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)		40,784			36,248			37,794			34,076			21,638			
Net assets of broker-dealer subsidiaries / Consolidated assets	0.07	0.47	84	0.07	0.73	81	0.07	0.75	80	0.07	1.39	76	0.07	1.79	73		

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018							
Foreign Activities															
Total foreign loans and leases	124		434		127		860		952						
Real estate loans.....	124		434		127		860		952						
Commercial and industrial loans	0		0		0		0		0						
Loans to depository institutions and other banks acceptances	0		0		0		0		0						
Loans to foreign governments and institutions	0		0		0		0		0						
Loans to individuals	0		0		0		0		0						
Agricultural loans.....	0		0		0		0		0						
Other foreign loans.....	0		0		0		0		0						
Lease financing receivables.....	0		0		0		0		0						
Debt securities	0		0		0		0		0						
Interest-bearing bank balances	0		0		0		0		0						
Total selected foreign assets	124		434		127		860		952						
Total foreign deposits	0		0		0		0		0						
Interest-bearing deposits	0		0		0		0		0						
Non-interest-bearing deposits.....	0		0		0		0		0						
Analysis Ratios															
Yield: Foreign loans	0	0.64	34	0	0.93	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....		0.12			0.59			0.42			1.19				0.97
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			5.29			5.18			27.03				27.29
Commercial and industrial loans		1.03			0.59			0.64			0.29				1.53
Foreign governments and institutions		0			0			0			0				0
Growth Rates															
Net loans and leases.....	-71.43	-1.19	4	-53.53	10.27	6	-85.23	-2.40	4	-9.66	22.48	27	-18.35	7.24	17
Total selected assets.....	-71.43	3.19	4	-53.53	5.10	11	-85.23	2.04	6	-9.66	12.40	26	-18.35	3.24	18
Deposits		9.07			10.22			3.46			10.36				5

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Retained credit exposure		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance)		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases		0	0	0	0	0	0	0
Asset-backed commercial paper conduits		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		210,367	227,367	540,841	405,920	251,703	-7.48	16.71
Dividends		210,000	225,000	537,500	400,000	250,000	-6.67	16.67
Interest		367	2,367	3,341	5,920	1,703	-84.50	44.49
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		0	0	10,000	0	10,000		-100.00
Dividends		0	0	10,000	0	0		
Interest		0	0	0	0	0		-100.00
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	10,000		
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		210,367	227,367	550,841	405,920	261,703	-7.48	16.00
Securities gains (losses)		0	0	0	-16	0		
Other operating income		9	4,459	4,966	11,606	-3,904	-99.80	
Total operating income		210,376	231,826	555,807	417,510	257,799	-9.25	16.27
Operating Expenses								
Personnel expenses		184	216	396	6	2	-14.81	
Interest expense		13,411	21,329	42,646	40,885	24,874	-37.12	-48.97
Other expenses		3,904	3,774	10,453	13,965	21,866	3.44	-59.64
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		17,499	25,319	53,495	54,856	46,742	-30.89	-51.33
Income (loss) before taxes		192,877	206,507	502,312	362,654	211,057	-6.60	33.03
Applicable income taxes (credit)		-3,489	-5,371	-12,202	-9,753	-13,690		
Extraordinary items								
Income before undistributed income of subsidiaries		196,366	211,878	514,514	372,407	224,747	-7.32	23.73
Equity in undistributed income of subsidiaries		176,926	-80,166	-140,819	191,373	203,729		
Bank subsidiaries		172,079	-82,974	-142,263	184,066	210,922		
Nonbank subsidiaries		4,847	2,808	1,444	7,307	-7,193	72.61	
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		373,292	131,712	373,695	563,780	428,476	183.42	230.38
Memoranda								
Bank net income		382,079	142,026	395,237	584,066	460,922	169.02	183.57
Nonbank net income		4,847	2,808	11,444	7,307	-7,193	72.61	
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		5,420,594	91.57	5,428,429	90.63	5,339,849	91.25	5,403,005	3,418,471	-0.14	62.35
Common and preferred stock		5,320,594	89.88	5,325,726	88.92	5,239,849	89.54	5,300,302	3,415,768	-0.10	59.48
Excess cost over fair value		0	0	2,703	0.05	0	0	2,703	2,703	-100.00	-100.00
Loans, advances, notes, and bonds		100,000	1.69	100,000	1.67	100,000	1.71	100,000	0	0.00	
Other receivables		0	0	0	0	0	0	0	0	0.00	
Investment in nonbank subsidiaries		51,952	0.88	47,025	0.79	46,271	0.79	43,370	34,586	10.48	-57.29
Common and preferred stock		51,952	0.88	47,025	0.79	46,271	0.79	43,370	34,586	10.48	-26.96
Excess cost over fair value		0	0	0	0	0	0	0	0	0.00	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0.00	-100.00
Other receivables		0	0	0	0	0	0	0	0	0.00	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0.00	
Common and preferred stock		0	0	0	0	0	0	0	0	0.00	
Excess cost over fair value		0	0	0	0	0	0	0	0	0.00	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0.00	
Other receivables		0	0	0	0	0	0	0	0	0.00	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	-100.00
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		420,522	7.10	466,659	7.79	439,352	7.51	365,111	213,096	-9.89	90.86
Cash and due from unrelated depository institution		9,277	0.16	9,277	0.15	9,277	0.16	9,277	9,927	0.00	-53.41
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0.00	-100.00
Intangible assets		0	0	0	0	0	0	0	0	0.00	
Other assets		17,145	0.29	38,118	0.64	16,975	0.29	54,142	62,915	-55.02	-81.22
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0.00	
Total assets		5,919,490	100.00	5,989,508	100.00	5,851,724	100.00	5,874,905	3,738,995	-1.17	55.77
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0.00	
Securities sold (repos)		0	0	0	0	0	0	0	0	0.00	
Commercial paper		0	0	0	0	0	0	0	0	0.00	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0.00	
Borrowings with maturity over 1 year		299,166	5.05	298,541	4.98	298,853	5.11	298,228	297,603	0.21	0.65
Subordinated notes and debentures		297,704	5.03	545,952	9.12	297,553	5.08	545,669	248,101	-45.47	-43.51
Other liabilities		74,596	1.26	81,737	1.36	83,674	1.43	79,008	49,379	-8.74	434.28
Balance due to subsidiaries and related institutions		10,310	0.17	10,310	0.17	10,310	0.18	10,310	10,310	0.00	0.00
Total liabilities		681,776	11.52	936,540	15.64	690,390	11.80	933,215	605,393	-27.20	-19.65
Equity Capital		5,237,714	88.48	5,052,968	84.36	5,161,334	88.20	4,941,690	3,133,602	3.66	77.45
Perpetual preferred stock (income surplus)		537,145	9.07	537,145	8.97	537,145	9.18	537,145	195,140	0.00	326.37
Common stock		169,108	2.86	167,406	2.79	168,133	2.87	166,801	143,300	1.02	19.93
Common surplus		3,872,949	65.43	3,826,726	63.89	3,851,208	65.81	3,819,336	3,060,561	1.21	29.36
Retained earnings		1,436,983	24.28	1,050,527	17.54	1,178,019	20.13	1,068,327	843,767	36.79	468.56
Accumulated other comprehensive income		45,726	0.77	202,970	3.39	158,635	2.71	65,641	-94,420	-77.47	315.50
Other equity capital components		-824,197	-13.92	-731,806	-12.22	-731,806	-12.51	-715,560	-1,014,746		
Total liabilities and equity capital		5,919,490	100.00	5,989,508	100.00	5,851,724	100.00	5,874,905	3,738,995	-1.17	55.77
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0.00	
Loans and advances from nonbank subsidiaries		10,310	0.17	10,310	0.17	10,310	0.18	10,310	10,310	0.00	0.00
Notes payable to subsidiaries that issued TPS		10,000	0.17	10,000	0.17	10,000	0.17	10,000	10,000	0.00	0.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0.00	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0.00	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0.00	

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct													
Profitability																
Net income / Average equity capital	14.49	12.64	68	5.23	4.33	50	7.37	7.29	48	11.87	9.68	73	14.29	10.40	88	
Bank net income / Average equity investment in banks	14.55	12.37	69	5.32	4.55	44	7.44	7.45	47	12.07	10.51	69	13.96	11.19	78	
Nonbank net income / Average equity investment in nonbanks	20.14	13.40	70	12.27	7.01	73	25.88	9.75	84	18.53	7.89	80	-19.30	7.10	2	
Subsidiary HCs net income / Average equity investment in sub HCs		11.92			5.62			7.01			8.55			8.78		
Bank net income / Parent net income	102.35	96.24	57	107.83	91.35	58	105.76	88.16	64	103.60	82.22	56	107.57	82.56	80	
Nonbank net income / Parent net income	1.30	3.10	58	2.13	6.35	62	3.06	3.59	68	1.30	5.93	60		3.78		
Subsidiary holding companies' net income / Parent net income		67.52			71.95			68.34			74			72.48		
Leverage																
Total liabilities / Equity capital	13.02	16.87	50	18.53	20.37	66	13.38	20.06	48	18.88	20.43	67	19.32	20.88	66	
Total debt / Equity capital	11.40	11.60	61	16.71	14.50	71	11.56	14.41	60	17.08	14.31	70	17.41	14.69	70	
Total debt + notes payable to subs that issued TPS / Equity capital	11.59	13.82	50	16.91	16.78	67	11.75	16.67	49	17.28	16.36	69	17.73	17.10	68	
Total debt + Loans guaranteed for affiliate / Equity capital	11.40	11.69	59	16.71	14.81	71	11.56	14.68	58	17.08	14.56	70	17.41	15.14	70	
Total debt / Equity capital – excess over fair value	11.40	11.71	61	16.72	14.64	71	11.56	14.52	60	17.09	14.51	70	17.43	14.81	70	
Long-term debt / Equity capital	11.40	11.05	61	16.71	13.39	72	11.56	13.56	60	17.08	13.04	71	17.41	13.37	73	
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37	
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39	
Excess cost over fair value / Equity capital	0	0.09	40	0.05	0.09	79	0	0.08	39	0.05	0.12	78	0.09	0.12	82	
Long-term debt / Consolidated long-term debt	49.56	39.10	56	51.80	29.33	71	49.53	34.67	63	54.15	28.44	76	32.93	28.63	58	
Double Leverage																
Equity investment in subs / Equity capital	102.57	103.07	49	106.38	103.11	71	102.42	102.81	49	108.19	103.22	76	110.19	103.10	82	
Total investment in subs / Equity capital	104.48	108.26	49	108.36	110.49	65	104.36	110.16	47	110.21	111.07	69	110.19	112.48	63	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1																
Total investment in subs / Equity cap, Qual TPS + other PS in T1																
Double Leverage Payback																
Equity investment in subs – equity cap / Net income (X)	0.18	0.25	47	1.22	0.67	71	0.33	0.47	48	0.72	0.36	70	0.75	0.35	72	
Equity investment in subs – equity cap / Net income-div (X)	0.26	0.83	20	9	3.93	85	0.86	1.82	32	1.13	1.22	51	1.08	1.22	58	
Coverage Analysis																
Operating income-tax + noncash / Operating expenses + dividends	162.24	138.64	68	170.51	143.95	72	201.92	136.59	81	163.81	177.68	52	152.46	162.34	49	
Cash from ops + noncash items + op expense / Op expense + dividend	155.82	130.64	65	170.30	154.33	64	215.29	147.24	79	198.34	190.27	58	173.67	174.91	53	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	85.74	103.17	38	175.43	148.07	68	114.10	134.08	50	162.93	116.34	84	107.09	103.19	60	
Pretax operating income + interest expense / Interest expense	1,538.20	1,479.01	63	1,068.20	2,733.67	53	1,277.86	2,016.32	59	987.01	1,968.54	40	948.50	2,898.75	46	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,527.24	1,667.11	64	1,061.21	1,374.36	58	1,270.59	1,539.23	63	977.50	1,632.83	44	934.65	1,369.37	45	
Dividends + interest from subsidiaries / Interest expense + dividends	164.69	153.06	61	168.27	169.52	63	203.66	150.43	77	164.44	210.80	40	161.13	188.90	45	
Fees + other income from subsidiaries / Salary + other expenses	0	12.78	34	0	15.95	30	0	13.95	31	0	16.52	30	45.73	16.08	79	
Net income / Current part of long-term debt + preferred dividends (X)	22.51	41.77	46	7.94	27.95	36	11.27	35.64	37	24.64	57.11	56	30.65	33.93	64	
Other Ratios																
Net assets that reprice within 1 year / Total assets	6	3.64	69	6.89	3.69	75	6.25	3.85	72	5.28	2.64	73	4.48	2.61	68	
Past Due and Nonaccrual as a Percent of Loans and Leases																
90+ days past due		0.21			0.05			0.10			0.04			0.24		
Nonaccrual		0.96			0.97			1.03			0.54			6.54		
Total		1.17			1.02			1.13			0.58			6.78		
Guaranteed Loans as a Percent of Equity Capital																
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44	
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44	
As a Percent of Consolidated Holding Company Assets																
Nonbank assets of nonbank subsidiaries	0.12	1.79	53	0.12	2.90	50	0.14	2.66	52	0.15	5.62	46	0.14	5.50	45	
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50	
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36	

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	58.22	78.46	41	53.71	73.92	41	44.28	81.10	22	55.31	57.84	56	58.44	57.26	59
Dividends declared / Net income	30.63	25.30	62	86.39	60.26	79	60.96	42.29	77	36.53	33.08	56	30.65	27.33	53
Net income – dividends / Average equity.....	10.05	9.64	62	0.71	1.15	34	2.88	4.14	32	7.53	6.46	64	9.91	7.33	82
Percent of Dividends Paid															
Dividends from bank subsidiaries	183.69	139.49	72	197.73	166.94	66	235.93	132.17	81	194.20	178.13	54	190.36	157.73	59
Dividends from nonbank subsidiaries	0	3.97	27	0	3.69	27	4.39	3.41	74	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	183.69	193.08	65	197.73	205.70	62	240.32	174.85	76	194.20	260.40	42	190.36	215.26	47
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	54.96	36.56	68	158.42	82.59	82	135.99	60.28	96	68.49	66.55	52	54.24	60.71	45
Interest income from bank subsidiaries.....	0.10	0.11	79	1.67	0.58	85	0.85	0.36	82	1.01	0.54	78	0.37	0.52	68
Management and service fees from bank subsidiaries	0	0.90	37	0	3.18	35	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	55.06	38.35	66	160.09	98.26	76	136.84	62.88	93	69.50	69.36	48	54.61	63.43	41
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	54.17	18	0	52.25	20	87.38	56.39	63	0	82.95	12		51.40	
Interest income from nonbank subsidiaries.....	0	2.35	32	0	7.62	32	0	7.38	32	0	20.25	26		18.56	
Management and service fees from nonbank subsidiaries	0	0.63	39	0	1.87	40	0	0.86	39	0	1.92	38		2.96	
Other income from nonbank subsidiaries.....	0	0.08	46	0	0.22	46	0	0.16	46	0	1.06	43		0.15	
Operating income from nonbank subsidiaries	0	76.16	7	0	78.35	12	87.38	79.84	54	0	150.41	6		99.33	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.82	67.82	84	97.06	66.84	57	96.71	69.76	59	95.81	67.32	59	96.97	65.18	65
Interest income from bank subsidiaries.....	0.17	0.39	73	1.02	1.06	76	0.60	0.63	74	1.42	0.80	78	0.66	0.92	70
Management and service fees from bank subsidiaries	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	100	81.78	88	98.08	81.90	45	97.31	82.20	48	97.22	78.80	47	97.64	74.20	48
Dividends from nonbank subsidiaries	0	2.67	26	0	2.05	28	1.80	1.95	71	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	3.88	96
Operating income from nonbank subsidiaries	0	6.48	17	0	6.25	20	1.80	4.70	60	0	7.29	11	3.88	7.64	68
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt	1.73	28.31	29	1.22	33.86	26	1.73	27.08	28	1.22	28.33	27	1.89	26.53	32